

CASH LEAK STOPPER

A 5-Day Financial Audit for Christian School Leaders

"We're always one enrollment drop from crisis."

Sound familiar?

You're staring at the budget spreadsheet for the third time this week. The numbers don't lie, but they also don't explain where the money's actually going. You know something's leaking, but you can't find the wound.

Here's what I've learned working with Christian school leaders: the problem isn't that you're a bad steward. The problem is you're running a mission-driven organization with financial systems that were never designed for schools like yours.

You're managing heroics instead of building systems. And heroics don't scale.

This workbook will help you find your three biggest cash leaks in five days. Not so you can beat yourself up about it. So you can plug them, breathe easier, and get back to your mission.

Your calling deserves better than 3 AM budget anxiety.

Let's fix this together.

Building stronger schools,

Steven Barker, Founder, StrongerSchool

HOW TO USE THIS WORKBOOK

Every morning for 5 days: Spend 15 minutes with one diagnostic prompt.

Every evening: Record one finding and one action step.

Day 6: You'll have a complete Cash Leak Report to present to your leadership team.

What you'll need:

- Last 12 months of bank statements
- Most recent budget vs. actual report
- Your gut instinct (it's usually right)

DAY 1: HIDDEN SUBSCRIPTIONS + VENDOR LOYALTY TAX

Part A: The Subscription Audit

PROMPT: Pull your last 3 months of bank/credit card statements. Highlight every recurring charge under \$500/month.

DIAGNOSTIC TABLE:

Vendor/Service	Monthly Cost	Last Used?	Mission-Critical?	KEEP / CUT
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	

TOTAL SUBSCRIPTION WASTE: \$ _____/year

Pause. Ask yourself: If you had to launch this school tomorrow with zero budget, would you pay for this service in Week 1?

Part B: The Vendor Loyalty Audit

PROMPT: Identify every vendor you've used for 3+ years without re-bidding.

VENDOR AUDIT:

Vendor	Service	Annual Spend	Years w/o Bid	Alt. Vendor to Call	Est. Savings
		\$			\$
		\$			\$
		\$			\$
		\$			\$

TOTAL LOYALTY TAX ESTIMATE: \$ _____/year

Here's the challenge: "We've been with them since the beginning" is a beautiful testimony, but it's not a stewardship strategy.

TODAY'S COMBINED FINDING:

ONE ACTION STEP (Due: _____):

DAY 2: STAFFING RATIO REALITY CHECK

PROMPT: Calculate your true cost-per-student for non-teaching staff.

FORMULA:

(Total Compensation for All Non-Teaching Staff) ÷ (Total Operating Revenue) × 100 =
_____ %

Non-teaching staff = everyone except classroom teachers and instructional aides
(Head of school, assistant heads, business office, admissions, development, marketing, counseling, reception, IT, maintenance, cafeteria, etc.)

BENCHMARK FOR CHRISTIAN SCHOOLS:

% of Operating Revenue

18 – 23%	Excellent / Very Lean
23 – 30%	Healthy / Sustainable
30 – 36%	Caution / Monitor Closely
Above 36%	Danger / Urgent Action

STRESS-TEST QUESTION

If enrollment (and revenue) dropped 15% next year with no changes, your non-teaching percentage would automatically rise about 18% (example: 27% → 32%).

Which roles would you combine, outsource, or eliminate first to stay under 30%?

Your honest answer:

TODAY'S FINDING:

ONE ACTION STEP (Due: _____):

DAY 3: FACILITY WASTE WALK + ENERGY LEAKS

PROMPT: Walk your campus with a notepad. Look for running costs, not deferred maintenance.

ENERGY AUDIT CHECKLIST:

Lighting & Electrical

- Lights on in empty offices, hallways, stairwells, gyms, auditoriums
- Projectors, smartboards, or TVs left on standby in classrooms
- Computer labs/monitors left on overnight (should be on power-saving or shut down)
- Personal space heaters, fans, or mini-fridges under desks
- Decorative or accent lighting running unnecessarily
- Exterior lights on during daylight hours

HVAC & Air Systems

- HVAC running in unused wings or buildings
- Windows or doors propped open while HVAC is running
- Unit ventilators or fan coil units running in unoccupied rooms
- Air compressors left on when shop classes are not in session
- Loading dock doors left open for extended periods
- HVAC running on weekends (when should it be off?)
- Thermostats set above 72° (winter) or below 68° (summer)

Plug Loads & Appliances

- Kitchen/refrigerator/freezer doors not sealing properly or left ajar
- Copiers/printers left in “ready” mode instead of sleep mode
- Laminators, 3D printers, or other high-energy shop/classroom equipment left powered
- Window or portable AC units running in individual rooms

Building Automation & Scheduling

- Gymnasium or cafeteria HVAC/lights not on occupancy sensors or proper schedules
- Boiler or chiller running in shoulder seasons when not needed
- Hot water recirculation pumps running 24/7 (can often be scheduled)
- Water leaks (faucets, toilets, irrigation)
- Electric unit heaters in vestibules or mechanical rooms running constantly

Outdoor & Site

- Irrigation systems running during/after rain or on wrong days
- Hose bibs or outdoor faucets dripping or left running
- Flagpole or monument lighting on all day

Quick-Win Behavioral Items

- “Last one out” not turning off lights/projectors/computers
- Custodians propping exterior doors open while cleaning

Bonus “Hidden” Energy Leaks

- Ice/snow melt heat trace cables left on in spring/fall
- Roof exhaust fans spinning with no need (e.g., kitchen hood fans when kitchen is closed)
- Electric water heaters set >120 °F or without timers
- Servers or network equipment in closets without proper cooling (causing AC to fight heat)

QUICK WINS (Under \$500 to fix):

Issue	Est. Monthly Waste	Fix	Cost	ROI (Months)
	\$		\$	
	\$		\$	
	\$		\$	

ESTIMATED ANNUAL SAVINGS: \$ _____

Here's what's interesting: Most schools lose \$3,000–\$8,000 annually on facility waste they could fix in a single weekend.

TODAY'S FINDING:

ONE ACTION STEP (Due: _____):

DAY 4: TUITION DISCOUNT BLACK HOLE

PROMPT: Calculate your true total tuition discount rate — the single best measure of how much tuition revenue you are giving away.

FORMULA:

(Financial-Aid Scholarships + Staff Discounts + Pastor Discounts + Sibling Discounts + Prepayment Discounts + Any Other Reductions) ÷ Gross Tuition Revenue = _____ % **(total discount rate)**

BENCHMARK:

Level	Total Discount Rate	What It Means
Excellent / Very Lean	15 – 20%	Rare; usually large schools or heavy donor support
Healthy / Sustainable	20 – 28%	Where almost all stable schools operate today
Caution / Tighten Up	28 – 33%	Survivable short-term; plan to reduce over 2–3 years
Crisis / Red Alert	Above 33%	Serious risk — immediate policy changes needed

YOUR RATE: _____ %

DISCOUNT BREAKDOWN:

Category	Total Discounted	# Families	Avg Discount	Policy Clear?
Financial Aid	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Staff/Faculty	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pastor / Missionary	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Multi-Child / Sibling	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Prepayment / Other	\$		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Here's the uncomfortable truth: Every dollar discounted must be made up by full-pay families or donors. Is your current structure sustainable or quietly creating inequity?

TODAY'S FINDING:

ONE ACTION STEP (Due: _____):

DAY 5: MISSION DRIFT TAX

PROMPT: List every program, event, or service you offered *this year* that wasn't on the strategic plan.

SCOPE CREEP INVENTORY:

Program/Event	Cost (time + \$)	Enrollment/Attendance	Mission-Aligned?	Continue?
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	
	\$		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Pause. Ask yourself: If you walked into your office tomorrow and saw your mission statement on the wall, would this program make you say, "Yes, this is why we exist"?

TODAY'S FINDING:

ONE ACTION STEP (Due: _____):

YOUR 5-DAY CASH LEAK REPORT

TOTAL CASH LEAKS IDENTIFIED: \$ _____/year

TOP 3 LEAKS TO PLUG FIRST:

1. _____

Expected Savings: \$ _____ | Timeline: _____

2. _____

Expected Savings: \$ _____ | Timeline: _____

3. _____

Expected Savings: \$ _____ | Timeline: _____

BOOK YOUR 60-MINUTE COACHING CALL

You've done the diagnostic work. Now let's customize the fix.

Your Cash Leak Stopper package includes a **50-minute 1-on-1 call** with me to help you:

- Walk through your Top 3 Cash Leaks together
- Prioritize which fixes will give you breathing room fastest
- Choose one quick win from the menu and get the exact template to execute it
- Remove obstacles that might keep you from taking action

BOOK YOUR CALL NOW:

[calendly.com/strongerschool/cash-leak-call]

Before the call:

- Send me your completed workbook (I'll review it beforehand)
- Come ready to choose one quick win to execute in the next 14 days

I'm looking forward to helping you plug these leaks.

Building stronger schools,
Steven

